

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-20685-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Ezequiel Torres  
4 Shannon Lane  
Blairstown, NJ 07825

Social Security No.:  
xxx-xx-4890

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 11/15/2023 and a confirmation hearing on such Plan has been scheduled for 02/01/2024.

The debtor filed a Modified Plan on 2/16/24 and a confirmation hearing on the Modified Plan is scheduled for 3/21/2024. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 20, 2024  
JAN:

Jeanne Naughton  
Clerk

In re:  
Daniel Ezequiel Torres  
Debtor

Case No. 23-20685-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 20, 2024

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Daniel Ezequiel Torres, 4 Shannon Lane, Blairstown, NJ 07825-2405
520085673	+ BAC Services, LLC, Attn: Bankruptcy, Po Box 538, Howell, NJ 07731-0538
520085679	+ Pamela Harris-Williams, Esq., Pincus Law Group, PLLC, 923 Haddonfield Road, Suite 300, Cherry Hill, NJ 08002-2752
520085681	+ Shannon Lane Property Owners Association, 6 Shannon Lane, Blairstown, NJ 07825-2405
520085683	+ Slomis, Inc., 28 Kennedy Blvd, East, East Brunswick, NJ 08816-1255

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 20 2024 23:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 20 2024 23:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520085670	+ Email/Text: backoffice@affirm.com	Feb 20 2024 23:27:00	Affirm, Inc., Attn: Bankruptcy, 650 California St., FL 12, San Francisco, CA 94108-2716
520113433	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2024 23:31:17	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520101797	+ Email/Text: ecfbnc@aldridgepite.com	Feb 20 2024 23:25:00	Aldridge Pite, LLP, Jenelle C. Arnold, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
520085671	+ Email/PDF: bncnotices@becket-lee.com	Feb 20 2024 23:41:37	Amercian Express, Attn: Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520085672	+ Email/PDF: bncnotices@becket-lee.com	Feb 20 2024 23:31:19	American Express, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
520085674	Email/Text: BankruptcyEast@firstenergycorp.com	Feb 20 2024 23:25:00	Jersey Central Power & Light, Po box 3687, Akron, OH 44309-3687
520104963	+ Email/Text: BankruptcyEast@firstenergycorp.com	Feb 20 2024 23:25:00	Jersey Central Power & Light, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
520085675	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2024 23:41:45	LVNV Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520085676	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2024 23:31:05	LVNV Funding / Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520113432	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2024 23:31:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520136582	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Feb 20 2024 23:26:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520085677	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 20 2024 23:26:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520085678	Email/Text: mtgbk@shellpointmtg.com		
		Feb 20 2024 23:25:00	NewRez, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520135688	Email/Text: mtgbk@shellpointmtg.com		
		Feb 20 2024 23:25:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
520085680	Email/Text: bkdepartment@rtresolutions.com		
		Feb 20 2024 23:26:00	Real Time Solutions, Po Box 36655, Dallas, TX 75235-1655
520085684	Email/Text: bankruptcy@springoakscapital.com		
		Feb 20 2024 23:24:00	Spring Oaks Capital, LLC, Attn: Bankruptcy, Po Box 1216, Chesapeake, VA 23327
520140524	Email/Text: bankruptcy@springoakscapital.com		
		Feb 20 2024 23:24:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
520085685	+ Email/Text: bncmail@w-legal.com		
		Feb 20 2024 23:25:00	Target, c/o Financial & Retail Services, Mailstop BT Po Box 9475, Minneapolis, MN 55440-9475
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520085682	##+	Slomins, Inc., 28 Kennedy Blvd, East, East Brunswick, NJ 08816-1256

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
Christopher G. Cassie	on behalf of Debtor Daniel Ezequiel Torres ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;22374@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	

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USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4